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A STUDY OF THE MINNESOTA SYSTEM OF AGRICULTURAL TAXATION WITH SPECIAL REFERENCE TO THE DISTRIBUTION OF THE TAX BURDEN

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BY

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THE ASSESSMENT SYSTEM OF MINNESOTA IN ITS RELATION TO EQUALITY OF TAXATION[1]

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Inequality of tax burden in a state may arise from many different sources. Some of it may come from different rates in different governmental subdivisions, from taxes that are either progressive or regressive in structure or incidence, from exemption of certain kinds of property at the expense of the rest, or from failure to recognize or tax any sources of ability to pay besides the ownership of property. In our society an individual can and often does possess more than the average amount of income with less than the average amount of property. In a state where there is no income tax such a person may pay little or no direct taxes. Inequalities fully as serious as any arising from causes mentioned above might occur through lack of accurate and thorough assessments of real and personal property where the general property tax is an important part of the tax system. Personal property generally and intangible personalty in particular often are not assessed at all, either from failure on the part of the owner to declare it or failure on the part of the assessor to call on the owner or inspect the property. When the property is assessed, the value set upon it depends on the judgment of the assessor, which in turn depends on his ability, training, and time and facilities for doing good work. Obviously, if the tax rate is sixty mills on the dollar and one man's property is valued at half that of another, although true values are the same, the effect is to tax the first man's property at the rate of thirty mills on the dollar at a proper valuation if the property of the second was assessed correctly in the first place.

The discussion in this paper is confined to the subject of possibilities of inequality arising from the assessment system in Minnesota. From the nature of the problem little can be accomplished in an attempt to study the accuracy of

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assessment of personal property. The lack of any measure by which to judge assessed values and the impossibility of ascertaining how much personal property escapes assessment each year give little hope of results in this direction. It happens, however, that Minnesota offers a particularly good field for the analysis of its assessment system insofar as it concerns real estate. The State Tax Commission has kept a record of bona fide sales of real estate in Minnesota since 1914, using all cases where the consideration was stated in the deed. The records of the Commission furnished the materials on which this study was based.

Minnesota, like most states, places much reliance upon its general property tax as its principal source of revenue. Out of a total revenue for state and local purposes in 1928 of about $154,000,000 the tax on general property produced about $120,000,000, or approximately 78 per cent. A uniformly low rate of three mills on the dollar is applied to money and credits and this yielded $1,270,000. Inheritance taxes brought $1,700,000; motor vehicles, $10,072,000; and the gasoline tax, $6,212,000. The remainder came from a variety of business and corporation taxes, including an occupation tax on mined iron ore. Because the general property tax is so large a part of the total and is preeminently the tax paid by private individuals it is important that assessments be reasonably accurate. If not, great inequalities are sure to arise from differences in valuation. A great deal might be said as to the advisability of using the possession of real and personal property as almost the only basis for the payment of taxes on the part of the individual, but it is not the purpose of this paper to go into that question. Consideration will be given here only to possibilities of inequality arising from inaccurate or biased assessments of real estate.

Assessments in Minnesota are on the township basis except in cities and villages. The township assessor is elected for a term of two years, receives four dollars a day while actually engaged in assessing, and does his work during the months of May and June. Personal property is assessed every year; real estate every two years. Assessments are subject to review and equalization, first by the township

board of supervisors, then by the county commissioners, and finally by the State Tax Commission. All of these boards have the power to revise the assessments of individuals. The county board may raise the assessment of an entire township if it thinks that the average assessed valuation per acre is too low. The State Tax Commission may revise the assessments of individuals, townships, or counties and does so whenever it thinks proper.

It was found advisable for the purposes of this study to make comparisons by districts rather than to take the state as a whole because of wide differences existing between different parts of the state. The districting used was one adopted by the Division of Agricultural Economics of the University of Minnesota, and is based on differences in the types of agriculture to be found in various parts of the state. A method of districting suitable for a tax analysis should be based on differences in value per acre. It was found in the course of this study that values per acre were reasonably uniform within each of these districts, although they varied considerably between districts. District I comprises that part of the state which has been settled longest and has the largest population. It is by far the most important dairy section. District II is on the whole the best agricultural region. It is the corn and hog area. The surface is in general quite level and the soil is rich. Districts III and IV are less distinct and are harder to characterize. District III is rougher and more wooded than District II. It tends even more to diversified farming. Dairying, the raising of corn, hogs and beef cattle, and the growing of small grain are well represented here. If District III represents a transition from the two southern districts to the grain area of the Red River Valley, District IV tends to combine their characteristics with those of the cut-over section to the north and east. It has very many lakes, a good deal of sandy soil and is a small grain, potato and dairy region. District V is the Red River Valley, long famous for wheat, and now becoming famous for potatoes. District VI is the cut-over region which includes within its confines the Iron Range, known the world over for its iron ore. Agriculturally, it is hesitating between farming and

reforestation. Figure I shows the location of these districts.

The first approach to the analysis of assessments was made by comparing the true and full assessed values of 577 farms in District I with their corresponding sales

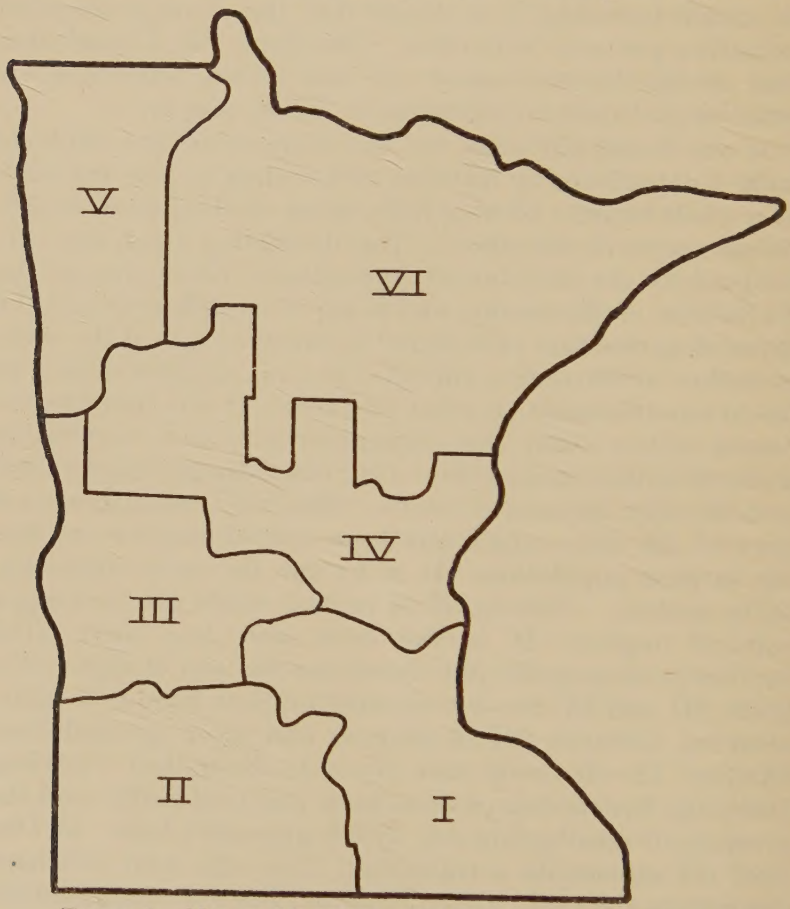

FIGURE 1. MAP OF MINNESOTA SHOWING THE SIX DISTRICTS

values. Because Minnesota law provides that unplatted real estate shall be assessed at one third of its fair market value and that platted real estate shall be assessed at 40 per cent of its fair market value, assessed values of unplatted real property were multiplied by three and the assessed values of platted property by two and one half to arrive at the true and full assessed value for comparison with sales

TABLE 1. SALES VALUE OF FARMS AND CORRESPONDING PERCENTAGE OF ASSESSMENT IN DISTRICT I. (SEE FIG. 1). INCLUDES THE FOLLOWING COUNTIES: FILLMORE, OLMSTEAD, WABASHA, STEELE, DAKOTA, McLEOD, CARVER, FREEBORN, RICE

Per Cent Assessed is of Sale Value

Sale Value of Farm	0	10	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	170	180	190	200	210	220	230	Totals	Mean	σ	σ/M100
45																												
40								1																				
35							1																		46	77.0	13.93	18.09
30								1		1																		
25								3	3	5																		
20					1	1	9	7	6	3	4																	
15				1	3	4	16	18	16	14	8	4	1												85	81.1	18.03	22.23
10					1	8	11	26	21	25	21	4	4	6	1										128	89.2	20.33	22.79
5						8	18	24	35	25	23	17	18	8	6	3		1							186	96.6	24.53	25.39
0			1	2	1	4	11	19	24	9	12	13	14	6	3	4	1	4	1	2	1				132	101.6	34.42	33.87
Totals			1	3	6	26	70	97	108	76	68	38	37	20	10	7	1	5	1	2	1				577	92.3	25.69	27.83

values. A correlation table was then prepared as shown in Table I. The vertical scale shows sales values in thousands of dollars, the horizontal scale the percentage that true and full assessed value is of sale value. When sales are so arranged, the rather uniform and constant tendency of assessors to assess high value farms at a relatively low percentage of their sale value and low value farms at a high percentage appears. As the table shows, 132 farms selling for less than $5,000 each were assessed on the average at 101.6 per cent of their sale value. Of farms selling between $5,000 and $10,000, there were 186 assessed at 96.6 per cent of their sale value. The 128 farms between $10,000 and $15,000 in sale value were assessed at 89.2 per cent. The highest group, composed of 46 farms selling for sums between $20,000 and $45,000 were assessed on the average at 77 per cent of their sale value. Another feature of the table is the very wide range of assessments, running from 25 per cent of sale value to 205 per cent of sale value in the lowest group, which consists of those farms that sold for less than $5,000 each. The next two groups above, although their numbers are approximately the same or larger, show noticeably less range. The standard deviations and coefficients of variation of each group likewise tend to become smaller as we go from the groups of lower value farms to those of higher value. The table gives the number of farms, the average assessment percentage, the standard deviation, and the coefficient of variation for each group for purposes of comparison. The coefficient of variation, which is the standard deviation taken as a percentage of the mean, is used as the measure of variation because it takes into account the fact that a given amount of variation is of greater significance where the mean is small than where it is large.

Farms may differ in value either because of the number of acres they contain or because of differences in value per acre; and bias on the part of assessors might attach to one characteristic or the other or to both. The next step in the analysis was to set up another table in which the number of acres in the farm was measured by the vertical scale while the horizontal scale remained the same as before. When

TABLE 2. FARMS GROUPED ACCORDING TO NUMBER OF ACRES. DISTRICT I.

Per Cent Assessed is of Sale Value

Size of Farm in Acres	0	10	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	170	180	190	200	210	220	230	Totals	Mean	σ	σ/M100
360																												
320										2	1																	
280								1		1															14	85.0	11.96	14.07
240											1	1																
200								1	2	3		1																
160							1	6	15	13	14	14	8	3	6	3	1								84	97.3	22.33	22.95
120				1				11	6	12	7	9	5	6					1						58	91.9	22.75	24.76
80					2	11	21	37	41	33	27	11	15	5	3	4	1	1		1					213	92.4	24.78	26.82
40			1		3	11	18	25	26	17	14	12	10	6	4	2		3		1					153	92.5	29.04	31.39
0				2	1	3	12	12	10	3	2	2	3	3					1		1				55	85.5	31.70	37.08
Totals			1	3	6	26	70	97	108	76	68	38	37	20	10	7	1	5	1	2	1				577	92.3	25.69	27.83

TABLE 3. FARMS GROUPED ACCORDING TO VALUE PER ACRE. DISTRICT I.

Per Cent Assessed is of Sale Value

Value per Acre	0	10	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	170	180	190	200	210	220	230	Totals	Mean	σ	σ/M100
325								1																				
300										1															42	67.1	11.45	17.06
275					1			2			1																	
250								5	1	1																		
225					2	7		9	8	3																		
200					1	7		8	2	4	2														97	73.5	17.20	23.40
175				2	1	8		18	20	12	8	1	1	1		1												
150					1	2		12	29	17	15	13		1	1										91	83.6	15.09	18.05
125						2		8	26	40	30	23	7	6	1										143	90.5	15.41	17.03
100			1	1				3	7	19	13	20	17	17	7	2	1								108	103.7	21.86	21.08
75								4		5	4	9	9	9	8	6	5	1	4	1	1	1			67	124.6	31.07	24.94
50									4	6	3	2	3	2	3	1	1		1						26	110.9	30.33	27.35
25													1	1							1				3			
0																												
Totals			1	3	6	26		70	97	108	76	68	38	37	20	10	7	1	5	1	2	1			577	92.3	25.69	27.83

this was done with the same 577 farms, the 55 farms of less than forty acres and the 14 farms having two hundred acres or more were all assessed on the average at 85 per cent of their sale value, there being almost no difference between the two groups. Three groups of farms in between, the 40, 80, and 120 acre groups, averaged about 92 per cent for each. The average for the 160 acre group was a little higher, 97 per cent. There would thus seem to be little connection between the number of acres in the farm and the percentage of assessment. There does, however, seem to be a tendency for the coefficient of variation to become smaller as the number of acres increases. The final step in this part of the analysis was to set up a third table with the percentage that true and full assessed value is of sale value on the horizontal scale, using the vertical scale to measure differences in value per acre. On this basis the 577 farms show very marked differences in percentage of assessment as between the lower and higher groups. The 29 farms selling for less than $50 per acre were assessed at 110.9 per cent of their sale value. The group having a sale value between $50 and $75 per acre had the highest average percentage of assessment, 124.6 per cent. The lowest percentage of assessment, 67.1 per cent attached to the farms having the highest value per acre, 42 farms which sold from $200 to $325 per acre. The highest coefficients of variation were found in the two groups having the lowest values per acre, but the reduction in the size of the coefficient was neither uniform nor noticeable. The group of 97 farms having sale values from $150 to $200 per acre had a coefficient of variation in the percentage of assessment of 23.40. The coefficient of the lowest group was 27.35, and of the next 24.94.

Thus it appeared as far as District I was concerned that there was a distinct and uniform tendency to under assess high value farms and to over assess low value farms and that this tendency arose not from any marked bias in connection with the number of acres in the farm, but rather because assessors showed a very strong disposition to undervalue acres with a high sale value and to overvalue acres with a low sale value. It was next important to as-

certain whether this situation was not largely local, accidental, or temporary, or a combination of the three. Land values have been very unsettled since the war. The agricultural depression has produced a decline that is still continuing. Compared with pre-war conditions sales are relatively infrequent and therefore it is often difficult to determine what the market values for land are in a given locality. Although the state law requires assessors to appraise at a fair market value, actual sale values do not always furnish an absolute standard. The field men who collect sales data for the tax commission are instructed to omit forced sales, sales between relatives, and trades. Even with this selection there will still be a certain amount of error to be reckoned with in using any given sale as an indication of fair market value. Judgment of values and bargaining ability differ greatly among individuals and often cause a piece of land to sell for more or less than what might properly be considered its fair market value. With these considerations in mind, the entire state was analyzed. The six districts before mentioned differ very widely in soil, topography, climate, type of agriculture and general economic conditions. Large samples of sales were taken from every district. In each case sales for the two-year period 1926 and 1927 were compared with a similar number of sales for 1924 and 1925. Finally, results in Districts I and II for 1924-25-26-27 were compared with an analysis of sales and assessed values for the two pre-war years, 1914 and 1915. The results were remarkably uniform and consistent. In every two-year period sampled, and in every part of the state, there was the same undervaluation of high value land and overvaluation of low value land. There was also the same wide range of assessment and tendency toward high standard deviations in each group. No allowance for error can quite justify this very evident bias or excuse a range in the ratio of assessed to sale value of from 25 per cent to 195 per cent in distributions involving as many as three hundred sales. The table below summarizes results in the six districts when the distributions are arranged on the basis of value per acre.

TABLE 4. RATIOS OF TRUE AND FULL ASSESSED VALUES PER ACRE TO SALE VALUES IN MINNESOTA, 1924 TO 1927 INCLUSIVE

	Sale Value per Acre	*Number of Farms*	*Ratio of Assessed Value to Sale Value* %
Dist. I	$200 and above	42	67.1
	$150 to $200	97	73.5
	$125 to $150	91	83.6
	$100 to $125	143	90.5
	$ 75 to $100	108	103.7
	$ 50 to $ 75	67	124.6
	$ 0 to $ 50	29	110.9
Dist. II	$175 to $300	50	61.8
	$150 to $175	98	72.3
	$125 to $150	252	79.0
	$100 to $125	362	88.5
	$ 75 to $100	240	100.1
	$ 50 to $ 75	75	119.7
	$ 25 to $ 50	23	124.6
Dist. III	$125 and above	47	63.9
	$100 to $125	95	71.0
	$ 75 to $100	150	83.6
	$ 50 to $ 75	160	94.9
	$ 0 to $ 50	91	126.1
Dist. IV	$100 to $175	50	63.8
	$ 75 to $100	73	69.1
	$ 50 to $ 75	140	74.1
	$ 25 to $ 50	218	82.8
	$ 0 to $ 25	222	109.0
Dist. V	$ 75 to $175	40	65.5
	$ 50 to $ 75	83	77.8
	$ 25 to $ 50	152	90.7
	$ 0 to $ 25	111	106.1
Dist. VI	$ 50 to $110	29	43.6
	$ 40 to $ 50	18	49.4
	$ 30 to $ 40	44	64.3
	$ 20 to $ 30	70	71.7
	$ 10 to $ 20	143	97.5
	$ 0 to $ 10	42	122.9

The same general results are found in 1914 and 1915 as in the later years. In District I for the pre-war period, 17 farms in the group having the highest values per acre were assessed at an average of 55.6 per cent of their sale values. The next lower group, 54 farms, at 63.5 per cent. For the 38 farms lowest in value per acre, the percentage that assessed value was of sale value was 125.8 per cent. In District II the percentage was 66.0 per cent for the highest group and 126.7 per cent for the lowest group on the basis of value per acre.

Turning next to platted property to see how it fared, 1662 sales of platted property from eighteen counties for the years 1926 and 1927 were thrown into a distribution. The results are shown in Table 5.

TABLE 5. PERCENTAGE TRUE AND FULL ASSESSED VALUE WAS OF SALE VALUE FOR 1662 SALES OF PLATTED PROPERTY, 1926 AND 1927

Number of sales	83	63	107	184	254	359	612
Sale Value	Over $6000	$5000 to $6000	$4000 to $5000	$3000 to $4000	$2000 to $3000	$1000 to $2000	Under $1000
Percentage	65.7%	75.2%	70.8%	74.7%	84.2%	84.0%	93.7%

The range in the ratio of assessed to sale value was from 5 per cent to 255 per cent. The average of the distribution was 79.7 per cent and the standard deviation was 35.61. Thus the assessment of real estate in the villages and smaller cities is as poorly done as the assessment of farm real estate.

Table 6 gives the average percentage that true and full assessed value was of sale value in each district for both platted and unplatted real estate in 1914 and 1915 and also in 1926 and 1927. In the latter period farm real estate was assessed relatively higher than city and village real estate in all districts. It should be remembered in this connection that the Minnesota assessment law of 1913 provides for the assessment of unplatted real property at 33⅓ per cent of its sale value and for the assessment of platted property at 40 per cent of its sale value. The higher valuation for urban real estate was established to conform with earlier practice and to permit cities and villages to avoid conflict with laws setting an upper limit on tax rates in municipalities. The comparisons in Table 6 are on the basis of true and full assessed values.

The table makes it plain that the assessment system functioned in 1926-27 in such a way as to more than eliminate

TABLE 6. PERCENTAGES OF ASSESSMENT OF PLATTED AND UNPLATTED REAL ESTATE COMPARED FOR 1914-15 AND 1926-27

	1914–15			1926–27		
	Unplatted	Platted	Difference	Unplatted	Platted	Difference
	%	%	%	%	%	%
Dist. I	81.1	77.9	3.2	84.7	73.7	11.0
Dist. II	79.8	80.0	−.2	84.2	78.4	5.8
Dist. III	79.7	82.0	−2.3	85.8	71.0	14.8
Dist. IV	80.5	83.2	−2.7	73.3	71.5	1.8
Dist. V	86.0	86.4	−.4	87.0	74.9	12.1
Dist. VI	92.6	82.3	10.3	67.5	61.0	6.5

the apparent favoritism of the law. The situation was different in 1914 and 1915 when the law first went into effect. In those two years unplatted real estate was favored in all districts except I and VI. Another interesting feature of the table is the change it indicates in District VI. Assessed values were high there in 1914 and 1915. In the later period they are the lowest in the state in relation to sale value. District VI was much more prosperous in the earlier period. The timber that formed a large part of its wealth then has since disappeared. Although reducing the level of assessments would not reduce the total of local taxes that must be paid, it would help to lighten the load of state taxes. However, real estate values in District VI have been so uncertain since the war that little importance can be attached to the seeming change in assessment policy in this district. In a region under development with its future possibilities largely unknown, sale values of land are likely to be based more on hopes than on present income.

Another matter of importance in connection with the problem is the trend of assessments over the period of fifteen years included in this study. In thirty six counties studied from this point of view, assessed values per acre rose less rapidly than sale values during the period of inflation and fell more slowly during the period of deflation. In four counties out of the 36, true and full assessed values per acre were higher than sale values in 1926-27. In thirteen more counties assessed and sale values were closer together at the end than at the beginning of the period. Trends were markedly different in the northern counties from those in the southern. In all of the better agricultural counties for which trends of values were graphed, sale values rose to a peak in 1920 and fell rapidly afterwards. Sale values in the cut-over counties were not greatly affected by the boom so that sale values in 1920 were not notably high there. In several counties values continued slowly and steadily upward to 1927. In all six of the counties sampled in District VI, true and full assessed values and sale values were practically the same, on the average in 1914, while 1927 shows a decided divergence with assessed values about the same as

in 1914 and sale values considerably higher than at the earlier date.

To sum up, inequalities of assessment were found to be of at least three kinds: Inequalities between individuals as indicated by the range in the percentage of assessment for any group sampled; inequalities between groups by means of which the higher value groups of farms on the average bear a lighter burden of taxation in relation to their sale value than the lower value groups of farms; and, finally, inequalities between platted and unplatted property. All of these inequalities exist in spite of the elaborate machinery for equalization existing in the state. It should be emphasized that these results appear after the more outstanding errors of assessment have been corrected by the local boards and the Tax Commission. Evidently, if the task of assessment is not well performed in the first instance, later correction is difficult and uncertain.

It is not by any means easy to account for all the conditions found in this study. The great inaccuracy indicated by the very wide range of assessments can be laid largely to the fact that the assessors are men untrained in appraisal work, poorly paid, and very restricted as to time. The task of valuing real estate with only a small percentage of error is a highly technical one, in the performance of which even the best trained men may make many mistakes. The presence of the marked bias noted in all groups of assessments both before and after the war in all parts of the state offers a more interesting problem for speculation. As shown previously, the assessor is apparently not overawed by the fact that farms are large. He treats them about the same, whether large or small. But when values per acre are high, regardless of the number of acres, he scales the values down, and when they are low, he boosts them. Assessors are forbidden by law and by the Assessors' Manual to value property according to an average. But the tendency to use average values is very strong. In the original data of sales, a good many instances were found of farms near each other valued the same by the assessor but selling for very different prices. Any tendency to value farms at an average figure would have the result of undervaluing high value

farms and overvaluing those of low value. The results of this study show plainly that there has not been enough discrimination between good acres and poor in the assessment process. A cause of error in determining acre values might arise from a failure to assess improvements accurately. Valuing buildings and other improvements is a matter of great difficulty. Being attached to the realty, their sale values cannot be calculated separately, nor can cost of construction furnish a safe guide to value. Cases of farms selling for less than the cost of the improvements have frequently occurred. The farm must be valued as a unit, at the same time giving proper weight to its component elements of value. Assessors might easily fall into the error of undervaluing well improved places and of overvaluing those less improved. Another possible source of bias lies in an apparent tendency to assess the property of non-resident owners at a somewhat higher rate than that of residents. On the average, it seems fair to say that the farms of non-residents have fewer improvements and are not so well kept up as the farms of resident owners, thus giving rise to low sale values. A tendency to place high assessed values on such farms would contribute to the results shown in the tables accompanying this article. It has sometimes been alleged that assessors are not as capable of judging the values of large properties as they are of small. The present analysis hardly bears out that conclusion. The distributions are on the whole more normal, and standard deviations are smaller with high value properties than with low value ones. It is in the lowest groups that the range in the percentage of assessment becomes particularly appalling. Probably some tendency toward favoritism and deference to the prosperous enters in. All in all, there seems little doubt that the assessment system in Minnesota can be improved greatly.

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